

Area as defined by the Robert T. Stafford Disaster Relief and Emergency Assistance Act. While I understand that many financial institutions do institute voluntary programs to give such customers reasonable flexibility in making payments, I also understand that these policies are not required nor are they uniform. Additionally, even where voluntary policies are instituted on the part of financial institutions, inevitably some mistakes will be made. The process of reconciling a credit report is often very difficult and time consuming, and disaster victims already face enough burdens during the recovery process.

The Federal Disaster Consumer Protection Act will assist victims of a disaster by allowing for a 7-day grace period beginning on the date on which the disaster area is declared. If the due date on a payment falls on 1 of those 7 days, an affected consumer would be able to request that any adverse credit report as a result of a late payment be removed from his or her credit history. To prevent abuse, the consumer would have to have made his or her account current within 30 days of the due date in order to exercise this protection. This legislation would also give the Secretary of the Treasury discretion to extend the grace period if he or she sees fit.

My bill proposes minimal standards that should not be a burden on those responsible financial institutions that already have a fair policy for dealing with consumers adversely impacted by a disaster. While I do believe that financial institutions should implement fair policies with regard to bank fees and other penalties for late payment during a disaster, my bill does not impose any new regulations with regard to these issues. The sole purpose of this legislation is to protect the consumer's credit. Support for this legislation will help reduce the risk of inaccurate credit reporting impeding the financial recovery of already vulnerable consumers residing in a Federally Declared Disaster Area.

#### ON THE 56TH ISRAELI INDEPENDENCE DAY

**HON. DENISE L. MAJETTE**

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 27, 2004*

Ms. MAJETTE. Mr. Speaker, I rise on this Yom Ha'atzmaut, Israel's Independence Day celebration, to congratulate the people of Israel in their fifty-sixth year. I would like to recount a brief passage from Yitzchak Rabin, a warrior of peace, upon the occasion of his signing a Declaration of Principles for the Oslo Peace Accords in Washington, in what seems like a forever ago, in 1993. Prime Minister Rabin said then:

We have come from an anguished and grieving land. We have come from a people, a home, a family that has not known a single year, not a single month, in which mothers have not wept for their sons. We have come to try and put an end to the hostilities so that our children, and our children's children, will no longer experience the painful cost of war, violence and terror. We have come to secure their lives and to ease the sorrow and the painful memories of the past, to hope and pray for peace.

On the fifty-sixth birthday of the State of Israel, we are still praying for that peace. Day

after day, hour after hour, we see mothers weep for their sons and daughters. But we no longer see those images as distant—because it has happened here, too, in the United States. We know now that terrorism incurs irreparable pain and loss. The State of Israel has known this loss since its modern beginnings in 1948.

Our loss in the United States connects us to Israel beyond the often symbolic, annual gesture of alliance—we are dear friends, and our friendship runs deep. It is rooted in the values and ideals we share—Israel, a vibrant and passionate democracy which includes respect for diversity and religious freedom for all faiths, mirrors the proud character of the United States.

And so, today, I wish the state of Israel and its citizens a peaceful birthday—last year I had the opportunity to visit Israel for the first time. Upon seeing the sunrise over the old city walls of Jerusalem, I was overwhelmed by the region's history. The leaders and citizens of Israel have yearned to achieve their vision of peace since the modern State of Israel was born. But this vision eludes us still. We cannot let this peaceful image go—we must continually strive to reach it.

Upon its establishment, the first official recognition of the State of Israel came from the United States of America. We have continuously demonstrated our support for Israel—and that support will be strengthened as we endure the pain of terrorism, and fight the battle for a lasting and secure peace, together.

#### ISRAEL INDEPENDENCE DAY

**HON. HENRY A. WAXMAN**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 27, 2004*

Mr. WAXMAN. Mr. Speaker, I rise in honor of Israel Independence Day, Yom Ha'atzmaut, to celebrate the strength of the U.S.-Israel relationship and pay tribute to the people of Israel whose vibrant democracy and brave military stand beside us on the front lines of the war against terrorism.

In the fifty-six years since the establishment of the State of Israel, the United States has worked with Israel to create a wide array of foundations and forums for bilateral cooperation on issues ranging from agriculture, science, energy, and the environment, to the development of technology for military and homeland security needs.

We have also worked hard to build a robust economic relationship. Despite the small size of Israel's population, Israel's GNP is now higher than that of most of its neighbors combined. This is a testament to the openness of the Israeli economy and its high volume of trade with the United States.

Perhaps most fundamental, however, is our work together to advance peace and security in the region. While Israeli peace agreements with Egypt and Jordan are enduring cornerstones of this effort, the refusal of the Palestinian leadership to embrace a peaceful and democratic future remains a painful challenge.

Each year, on the Israeli calendar, the celebration of Yom Ha'atzmaut comes on the heels of Yom Ha'zikaron, Israel's Memorial Day, when the nation expresses its eternal debt and gratitude to the soldiers who gave

their lives for the achievement of the country's independence and its continued existence. Tragically, over the past three years of Palestinian terrorism, hundreds of Israeli civilians have joined those fallen heroes on front lines that now encompass the doorstep of its cafes, buses, and supermarkets.

Although the Palestinians have attempted to justify their hatred as a reaction to Israel's settlement policy or its acts of self defense, the true source of violence is the Palestinian leadership's desire to annihilate the Jewish State even if it sacrifices the dream of Palestinian statehood.

That is why even as the United States remains an honest broker in the effort to reach a final peace settlement, as a nation fighting the threat of terrorism ourselves we must continue to act in solidarity with Israel and on behalf of its right to exist as a secure, democratic, and Jewish state for generations to come.

#### PAYING TRIBUTE TO THE HISTORY OF THE GREAT SAND DUNES NATIONAL PARK AND PRESERVE

**HON. SCOTT MCINNIS**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 27, 2004*

Mr. MCINNIS. Mr. Speaker, I rise today to highlight the grassroots effort to protect one of Colorado's greatest natural treasures: The Great Sand Dunes. I was privileged to play a part in this momentous and exciting process. My own effort to preserve this beautiful area began in 1989 on a family vacation to the Great Sand Dunes National Monument in Colorado's San Luis Valley, where I had a conversation with my friend Bob Zimmerman about his idea to re-designate the Great Sand Dunes National Monument as a National Park and Preserve. This conversation with Bob was the catalyst for a decade-long effort to put the Sand Dunes in their rightful place alongside the nation's other crown jewels as a National Park and Preserve.

A rare gem, Colorado's Great Sand Dunes cover an area of thirty-nine square miles and reach heights of 700 feet above the floor of the flat San Luis Valley, making them the tallest dune fields in the western hemisphere. The Dunes are nestled between rugged, snowcapped mountains that include 14,000-foot peaks peppered with pristine alpine tundra. The Great Sand Dunes of Colorado are a unique hydrological system that feeds one of Colorado's largest wetland areas and are home to beaver meadows and spacious grasslands that are dotted with beautiful mountain flowers. High mountain streams cascade first into pristine lakes situated above the timberline, flowing into dense spruce and fir forests, streaming farther to reach large Aspen groves, ponderosa forest, pinion-juniper woodlands, cottonwood and mountain willow riparian areas. As the newest member of America's National Park system, the Great Sand Dunes is one of the nation's most biologically diverse parks, encompassing wetland species such as sandhill cranes, the rare white-faced ibis, and Rocky Mountain species of bighorn sheep, marmots and ptarmigan. The park also represents a diverse cultural heritage, where Native American sites spanning thousands of